



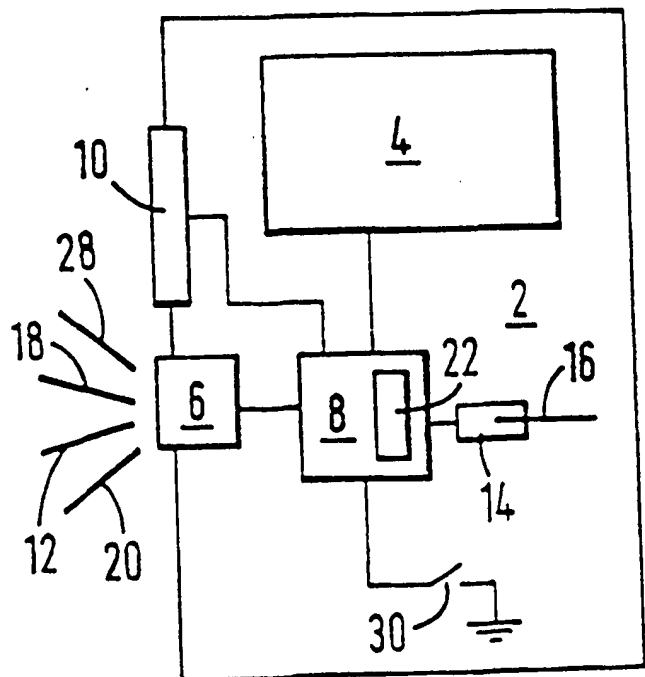
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(54) Title: METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

(57) Abstract

A machine for use in carrying out transactions, such as a vending machine, accepts payments by reducing the value of credit data stored on a card. The accumulated total of payment received is stored in an internal memory, for example on another card. This value is transferred only to authorised downloading cards. A stop card can be used to prevent future downloading. A test card can be used to enable the machine to perform services or dispense products without a resultant loss in the credit stored on the card.



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